

**COMBINED DECLARATION AND POWER OF ATTORNEY FOR UNITED STATES PATENT APPLICATION**

As a below named inventor, I (we) hereby declare that:

My residence, post office address and citizenship are the same as stated below next to my name.

I (we) believe I am (we are) an original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Real-Time Commodity Trading Method and Apparatus

the specification of which (check one)

is attached hereto.

was filed on October 8, 1999 as Application Serial No. 09/415,392

and was amended on _____ (if applicable).

was filed as PCT International application No. _____ on _____
and was amended on _____ (if applicable).

I (we) hereby state that I (we) have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I (we) acknowledge the duty to disclose information known to me to be material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I (we) hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Number	Country	Filing Date (d/m/y)	Priority Claimed
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

I (we) hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulation, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

<u>Application Serial No.</u>	<u>Filing Date (d/m/y)</u>	<u>Status (Patented, Pending, Abandoned)</u>

I (we) hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Henry D. Coleman, Reg. No. 32,559; R. Neil Sudol, Reg. No. 31,669;

Address all telephone calls to: R. Neil Sudol at Telephone No. (212) 679-0090

Address all correspondence to: R. Neil Sudol at

Coleman Sudol, LLP
708 Third Avenue, 14th Floor
New York, NY 10017
U.S.A.

I (we) hereby declare that all statements made herein of my (our) own knowledge are true, and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: Mr. Dmitry A. Raykhman

Residence: 1657 East 19th Street
Brooklyn, New York 11229

Post Office Address: Same

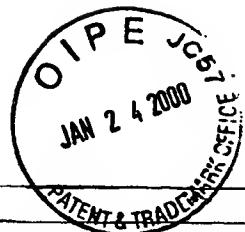
Country of Citizenship: USA

01/14/2000

Date

Dmitry Raykhman

Inventor's Signature



Applicant/Patentee : Dmitry A. Raykhman
Serial/Patent No. : 09/415,392
Filed/Issued : October 8, 1999
For : Real-Time Commodity Trading Method and Apparatus
Attorney's Docket No.: D21-001

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) and 1.27(c)) - SMALL BUSINESS CONCERN**

I hereby declare that I am

the owner of the small business concern identified below:
 an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN RFV Holdings LTD.

ADDRESS OF CONCERN Palm Chambers, P.O. Box 119, Road Town, Tortola, British Virgin Islands

I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 13 CFR 121.3-18, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled: Real-Time Commodity Trading Method and Apparatus by inventor(s) Dmitry A. Raykhman described in

the specification filed herewith.
 application serial no. 09/415,392, filed October 8, 1999
 patent no. _____, issued _____

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below* and no rights to the invention are held by any person, other than the inventor, who could not qualify as a small business concern under 37 CFR 1.9(d) or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e). *NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27).

COLEMAN SUDOL, LLP
708 Third Avenue, Fourteenth Floor
New York, New York 10017-4101
(212) 679-0090

Cont'd.

SENT BY: COLEMAN SUDOL

13- 0 : 17:54 :

LAW OFFICES

4813383: # 9 / 9

Verified Statement (Declaration) Claiming Small Entity Status
(37 CFR 1.9(f) and 1.27(c)) - Small Business Concern

Page 2

Applicant/Patentee : Dmitry A. RaykhmanSerial/Patent No. : 09/415,392Filed/Issued : October 8, 1999For : Real-Time Commodity Trading Method and ApparatusAttorney's Docket No. : D21-001

NAME OF CONCERN _____

ADDRESS OF CONCERN _____

() INDIVIDUAL () SMALL BUSINESS CONCERN () NONPROFIT ORGANIZATION

I acknowledge the duty to file in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patents issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING Dmitry A. RaykhmanTITLE OF PERSON OTHER THAN OWNER DirectorADDRESS OF PERSON SIGNING 172 Madison Avenue, Suite 308, New York, NY 10016SIGNATURE Dmitry RaykhmanDATE 01/14/2000

COLEMAN SUDOL, LLP
708 Third Avenue, Fourteenth Floor
New York, New York 10017-4101
(212) 679-0090